

Certificate Number: 20476-NJ-DE-036689725

Bankruptcy Case Number: 22-15432



20476-NJ-DE-036689725

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 13, 2022, at 10:30 o'clock PM EDT, Henry Bell Jr completed a course on personal financial management given by internet by Marie-Ann Greenberg, Chapter 13 Standing Trustee, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: July 17, 2022 By: /s/Scott E Kehiaian

Name: Scott E Kehiaian

Title: TEN Representative